

22 September 2003

THE COMMISSIONER OF PATENTS AND TRADEMARKS

Washington, D.C. 20231

Sir:

In re application of: John Eugene Merkley, Jr.

For: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR  
FACILITATING AN INCENTIVE PROGRAM

DISCLOSURE STATEMENT

In compliance with 37 CFR 1.56 and guided by 37 CFR 1.97 - 1.99, applicants respectfully submit the following information.

This information Disclosure Statement is filed as of the filing date of this application, which is within the statutory period of 37 CFR 1.97 (b) (1) where no fee is required. No explanation is required for the references in the English language, under 37 CFR 1.98 (a) (3) (i).

Respectfully submitted,

  
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Form PTO-1449						Docket Number (Optional) 16342D1-US	Application Number						
INFORMATION DISCLOSURE CITATION IN AN APPLICATION  (Use several sheets if necessary)													
								Applicant John Eugene Merkley, Jr.					
								Filing Date	Group Art Unit				
U.S. PATENT DOCUMENTS													
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE							
	US 5,576,951	11/1996	Lockwood	395	227								
	US 6,289,319	09/2001	Lockwood	705	35								
FOREIGN PATENT DOCUMENTS													
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation YES NO							
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)													
		US Patent Application 2003/0041019 A1, Vagim, III et al., 02/2003.											
EXAMINER				DATE CONSIDERED									
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP §609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.													